

# Exhibit 1

November 27, 2007

TransUnion Consumer Solutions  
P.O.Box 2000  
Chester, PA 19022-2000

To Whom It May Concern:

Enclosed is a copy of the complaint that I (Larry Floyd ssn [REDACTED], dob [REDACTED])

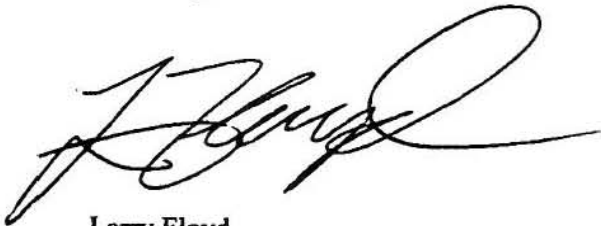
will file under a Breach of Contract with the Circuit Court of Cook County, Illinois

I am provide you with an opportunity first to review and correct any all misleading derogatory that was placed on my credit report without a full investigation to determine the completeness and truthness of the source.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT ME AT 773 333 1576.

Thank you for your prompt attention to this matter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Larry Floyd', with a large, stylized flourish extending from the end of the signature.

Larry Floyd  
815 N. Harlem  
Oak Park, IL 60302

Complaint-Verified (This form replaces CCMD-8A)

CCM N008-50M-2/25/05( )

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

LARRY FLOYD

Plaintiff(s)

v.

TRANS UNION, LLC

Defendant(s)

No. 20071207385

Contract \_\_\_\_\_

Amount Claimed \$ 5,000

Return Date 1-2-08

COMPLAINT

The Plaintiff(s) claim(s) as follows:

I, Larry Floyd bring this complaint for injunctive and declaratory relief pursuant to section 611[15USC1681i(a)] of the Fair Credit Reporting Act in that Trans Union, LLC has place adverse action on my credit and has refuse to check for completeness and accuracy of the information that is in there repository.

- (1) July 7,2000 Chapter 7 Bankruptcy account #200191815 amount \$0 incorrectly reported on credit report.
- (2) Mortgage account #466700246 amount \$868 incorrectly reported on credit report.
- (3) Dec 2006 account #748xxxx amount \$665 incorrectly reported on credit report.
- (4) Jan 2006 account 5xxxx amount \$908 incorrectly reported on credit report.
- (5) Recent slow payment history, and insufficient number of satisfactory trades. Lack of sufficient installment credit history.

I AM REQUESTING THAT THE COURTS COMPEL TRANS UNION, LLC TO REMOVE ALL OF THE ABOVE LISTED DEROGATORY.

I, LARRY FLOYD, (Name) certify that I am the \_\_\_\_\_ (Name of Attorney if applicable)  
plaintiff in the above entitled action. The allegations in this complaint are true.

Atty. No.: \_\_\_\_\_ Pro Se 99500

Atty. (or Pro Se Plaintiff):

Name: LARRY FLOYD

Address: 815 N HARLEM

City/State/Zip: OAK PARK, IL. 60302

Telephone: 773 858 1079

Dated: 11-20-07

[Signature]  
Signature

☐ Under penalties as provided by law pursuant to 735 ILCS 5/1-109 the abovesigned certifies that the statements set forth herein are true and correct.

DOROTHY BROWN, CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

ORIGINAL COURT FILE



2020 - Served 2020 - Not Served 2020 - Sec. of State

2121 - Alias Served 2221 - Alias Not Served 2621 - Alias Sec. of State

SUMMONS (This form replaces CCM 0646, CCM1 0646, CCM1 0651, CCMD 0648, and CCMD 0649-2 thru 6) CCM N649-100M-2/03/06 (

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS  
MUNICIPAL DISTRICT

Name All Parties

LARRY FLOYD Plaintiff(s)  
v.  
TRANS/UNIT CONSUMER SERVICES Defendant(s)  
555 N. Ashland Ave. Chicago, IL 60642 Address of Defendant(s)

Case No. 20071207385  
Amount Claimed: \$ 5,000.00  
Appearance Filing/Return Date: 1-2-08  
Status Date: \_\_\_\_\_  
Trial Date: \_\_\_\_\_  
Time: \_\_\_\_\_ Room: \_\_\_\_\_

## SUMMONS

To each Defendant:

YOU ARE SUMMONED and required:

1. To file your written appearance by yourself or your attorney and pay the required fee in:

- ☒ District 1: Richard J. Daley Center; 50 West Washington, Room 602; Chicago, IL 60602  
☐ District 2: 5600 Old Orchard Rd., Rm 136; Skokie, IL 60077 ☐ District 5: 10220 S. 76th Ave., Rm 121; Bridgeview, IL 60455  
☐ District 4: 1500 Maybrook Dr., Rm 236; Maywood, IL 60153

on 1-2-08, between the hours of 8:30 a.m. and 2:30 p.m.;District 3: 2121 Euclid, Rm 121; Rolling Meadows, IL 60008 ☐ District 6: 16501 S. Kedzie Pkwy., Rm 119; Markham, IL 60428  
on \_\_\_\_\_, before 9:00 a.m.

2. File your answer to the complaint before 9:00 a.m. as required by the applicable subsections of Paragraph 3 or 4 in the NOTICE TO THE DEFENDANT on the reverse side.

IF YOU FAIL TO DO SO, A JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF ASKED IN THE COMPLAINT, A COPY OF WHICH IS HERETO ATTACHED.

To the officer:

This summons must be returned by the officer or other person to whom it was given for service, with endorsement of service and fees, if any, immediately after service, and not less than 3 days before the day for appearance. If service cannot be made, this summons shall be returned so endorsed.

This summons may not be served later than 3 days before the day for appearance.

THERE WILL BE A FEE TO FILE YOUR APPEARANCE. SEE FEES ON THE REVERSE SIDE OF THIS FORM.

Atty. No.: Pro SE  
Name: LARRY FLOYD  
Atty. for: \_\_\_\_\_  
Address: 555 N. Ashland Ave  
City/State/Zip: CHICAGO, ILL. 60642  
Telephone: 773 858 1079

WITNESS, DOROTHY BROWN NOV 20 2007

DOROTHY BROWN, Circuit Court Clerk

Date of Service: \_\_\_\_\_  
(To be inserted by officer on copy left with Defendant or other person)

SEE REVERSE SIDE

Service by Facsimile Transmission will be accepted at:

(Area Code) (Facsimile Telephone Number)

DOROTHY BROWN, CLERK OF THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS

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615 N. ...  
Oak Park, IL 60302

CAROL STREAM IL 601

27 NOV 2007 PM 1 T



TRANSUNION CONSUMER SOLUTIONS  
P.O. Box 2000  
CHESTER, PA 19022-2000